

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

JEFFREY S NELSON

PO BOX 67
HILL CITY, MN 55748-0067

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-5613

Case No: 11-30008 – GFK

GERRI A NELSON

PO BOX 67
HILL CITY, MN 55748-0067

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-9631

Debtor(s)

Chapter 13 Case

DISCHARGE OF CHAPTER 13 DEBTOR(S)

It appears that the debtors in the above case duly filed a petition commencing this case under Title 11 of the United States Code on 1/3/11, that an order for relief was entered under Chapter 13, that a plan was filed by the debtor(s) and confirmed by the court, that the trustee has reported or the court has determined that the debtor(s) has completed all payments under the plan.

IT IS ORDERED:

1. **Discharge:** The debtors in the above case are discharged from all debts dischargeable under 11 U.S.C. § 1328(a).
2. **Judgments:** Any judgment heretofore or hereafter obtained in any court other than this court is void under 11 U.S.C. § 524(a)(1) to the extent that such judgment is a determination of the personal liability of the debtor(s) with respect to any debt discharged or any debt determined by this court to be discharged by this order.
3. **Injunction:** All creditors are enjoined under 11 U.S.C. § 524(a)(2) from the commencement or continuation of an action, the employment of process, or any act to collect, recover or offset any such debt discharged or judgment voided as a personal liability of the debtor(s).
4. **Notice:** Discharge Hearing The clerk shall provide notice of this order as notice thereof to all creditors and other parties in interest. A hearing for the debtor(s) under 11 U.S.C. § 524(d) regarding the discharge and postpetition agreements will be held on motion of the debtor(s) or other party in interest.
5. **Property:** All property of the estate(s) is vested in the debtor(s) under applicable rules and 11 U.S.C. § 1327(b).

Dated: 2/26/16

Gregory F Kishel
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on February 26, 2016 Lori Vosejpka Clerk, United States Bankruptcy Court By: kim Deputy Clerk

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the persons named as the debtors after the debtors have completed all payments under the chapter 13 plan. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for certain taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of Minnesota

In re:
 JEFFREY S NELSON
 GERRI A NELSON
 Debtors

Case No. 11-30008-GFK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0864-3

User: kim
 Form ID: 13dsc

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 Total Noticed: 27

Date Rcvd: Feb 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2016.

db/jdb JEFFREY S NELSON, GERRI A NELSON, PO BOX 67, HILL CITY, MN 55748-0067
 smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
 cr +The First National Bank of Milaca, c/o Eric J. Sherburne, Stein & Moore, P.A.,
 332 Minnesota Street, Suite W-1650, St. Paul, MN 55101-1336
 intp +Wells Fargo Bank, America's Servicing Co, c/o Reiter & Schiller, 25 Dale St N,
 St Paul, MN 55102-2227
 59171607 +CHASE BANK USA NA, C/O CREDITORS BANKRUPTCY SERVICE, PO BOX 740933, DALLAS TX 75374-0933
 59132999 +COLLTECH INC., PO BOX 47095, PLYMOUTH, MN 55447-0095
 59133000 +FIRST NATIONAL BANK OF MILACA, PO BOX 7, ISLE, MN 56342-0007
 59133006 +WELLS FARGO BANK, C/O STEWART, ZLIMEN & JUNGERS, 2277 HWY 36 WEST, STE 100,
 ROSEVILLE, MN 55113-3896
 59133007 WELLS FARGO BANK, PO BOX 54180, SIOUX FALLS, SD 57117
 59133008 +WELLS FARGO HOME MORTGAGE, C/O REITER & SCHILLER PA, 25 NORTH DALE STREET,
 ST. PAUL, MN 55102-2227
 59266150 WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +EDI: MINNDEPREV.COM Feb 26 2016 22:08:00 Minnesota Department of Revenue,
 Bankruptcy Section, PO Box 64447, St Paul, MN 55164-0447
 smg +E-mail/Text: ustpregion12.mn.ecf@usdoj.gov Feb 26 2016 22:12:49 US Trustee,
 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
 cr +EDI: PRA.COM Feb 26 2016 22:08:00 PRA Receivables Management, LLC., POB 41067,
 Norfolk, VA 23541-1067
 59986343 +EDI: BASSASSOC.COM Feb 26 2016 22:08:00 Capital One, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 59359392 +EDI: BASSASSOC.COM Feb 26 2016 22:08:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
 59133001 EDI: HFC.COM Feb 26 2016 22:08:00 HSBC RETAIL SVCS, HERBERGERS CREDIT CARD, PO BOX 5244,
 CAROL STREAM, IL 60197-5244
 59133002 EDI: CBSKOHLS.COM Feb 26 2016 22:08:00 KOHL'S PAYMENT CTR, PO BOX 2983,
 MILWAUKEE, WI 53201-2983
 59398606 EDI: PRA.COM Feb 26 2016 22:08:00 Portfolio Recovery Associates, LLC, P O Box 41067,
 Norfolk, VA 23541
 59133003 E-mail/Text: bhook@signatureperformance.com Feb 26 2016 22:13:25 TIBURON FINANCIAL LLC,
 CABELA'S, PO BOX 770, BOYSTOWN, NE 68010-0770
 59133004 E-mail/Text: bhook@signatureperformance.com Feb 26 2016 22:13:25 TIBURON FINANCIAL, LLC,
 WELLS FARGO BANK CREDIT CARD, PO BOX 770, BOYSTOWN, NE 68010-0770
 59133005 EDI: USBANKARS.COM Feb 26 2016 22:08:00 US BANK, RECOVERY DEPT, ATTN: CAROLYN CARTER,
 PO BOX 790084, ST. LOUIS, MO 63179-9855
 59183325 EDI: USBANKARS.COM Feb 26 2016 22:08:00 US Bank N.A., PO Box 5229, Cincinnati, OH 45201
 59142246 EDI: WFFC.COM Feb 26 2016 22:08:00 Wells Fargo Bank NA, PO Box 10438,
 Des Moines, IA 50306-0438
 59183266 EDI: WFFC.COM Feb 26 2016 22:08:00 Wells Fargo Bank, N.A., Home Equity Group,
 X2303-01A - 1 Home Campus, Des Moines, IA 50328-0001
 59138618 +EDI: WFFC.COM Feb 26 2016 22:08:00 Wells Fargo Bank, N.A., c/o Wells Fargo Card Services,
 Recovery Department, P.O. Box 9210, Des Moines, IA 50306-9210
 60287980 +EDI: BASSASSOC.COM Feb 26 2016 22:08:00 eCAST Settlement Corporation,
 c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083
 TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200,
 Tucson, AZ 85712-1083
 cr* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, LLC., POB 41067,
 Norfolk, VA 23541)
 cr* +Wells Fargo Bank, America's Servicing Co, c/o Reiter & Schiller, 25 Dale St N,
 St Paul, MN 55102-2227
 cr* +eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200,
 TUCSON, AZ 85712-1083
 61238603* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541)

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0864-3

User: kim
Form ID: 13dsc

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Total Noticed: 27

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2016 at the address(es) listed below:

Brian F. Kidwell on behalf of Interested Party Wells Fargo Bank brian@kidwell-law.com
Brian F. Kidwell on behalf of Creditor Wells Fargo Bank brian@kidwell-law.com
Eric J Sherburne on behalf of Creditor The First National Bank of Milaca
esherburne@steinmoore.com, notices@steinmoore.com
Ian Ball on behalf of Debtor 2 GERRI A NELSON ianball2008@gmail.com
Ian Ball on behalf of Debtor 1 JEFFREY S NELSON ianball2008@gmail.com
Kyle Carlson info@carlsonchl3mn.com, barnesvillemn13@ecf.epiqsystems.com
Patti H Bass on behalf of Creditor Capital One, N.A. ecf@bass-associates.com
US Trustee ustpreion12.mn.ecf@usdoj.gov

TOTAL: 8